

**Information to identify the case:**

Debtor 1	<u>Ronald J. Bulick</u>	Social Security number or ITIN	<b>xxx-xx-6238</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23528-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald J. Bulick

10/4/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald J. Bulick  
 Debtor

Case No. 17-23528-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +Ronald J. Bulick, 4540 Gardenville Road, Pittsburgh, PA 15236-2458  
 14686558 +Champion Mortgage, PO Box 91322, Seattle, WA 98111-9422  
 14686557 +Champion Mortgage, 2 Gatehall Drive, Parsippany, NJ 07054-4521  
 14686560 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 14686561 +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14686562 Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 14686563 +Robertson, Anschutz, Schneid, PL, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853  
 14686564 Seattle Financing Group, 090 Queen Avenue N., Suite 100, Seattle, WA 98109  
 14686565 #+Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: BRCCRAWFORD.COM Oct 05 2018 05:38:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2018 01:55:52 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14686555 +E-mail/Text: bankruptcy@acbhq.com Oct 05 2018 01:55:32 American Credit Bureau,  
 2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
 14686556 +EDI: BANKAMER2.COM Oct 05 2018 05:48:00 Bank of America, 100 North Tryon Street,  
 Charlotte, NC 28255-0001  
 14686559 +E-mail/Text: abovay@creditmanagementcompany.com Oct 05 2018 01:56:23 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14771914 +E-mail/Text: kburkley@bernsteinlaw.com Oct 05 2018 01:56:37 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Champion Mortgage  
 cr Duquesne Light Company  
 aty\* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355  
 14705850\* +American Credit Bureau, 2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
 14705851\* +Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001  
 14705853\* +Champion Mortgage, PO Box 91322, Seattle, WA 98111-9422  
 14705852\* +Champion Mortgage, 2 Gatehall Drive, Parsippany, NJ 07054-4521  
 14705854\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14705855\* Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 14705856\* +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14705857\* Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 14705858\* +Robertson, Anschutz, Schneid, PL, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853  
 14705859\* Seattle Financing Group, 090 Queen Avenue N., Suite 100, Seattle, WA 98109  
 14705860\* +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315  
 TOTALS: 2, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam  
Form ID: 318

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Total Noticed: 15

Date Rcvd: Oct 04, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Champion Mortgage bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Kevin M BATTERY on behalf of Creditor Champion Mortgage kbattery@rascrane.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Ronald J. Bulick ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,  
PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 7